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EXPRESS MAIL NO.: ER 841 990 964 US

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

| Application No.                                | Filed:         | Inventor(s):  | Atty. Dkt.:                          |
|--|----------------|---------------|--------------------------------------|
| 09/835,605                                     | April 16, 2001 | Ciampi et al. | 045390-01-5012<br>[formerly 10371/8] |
| Title: FAIR-VALUE PRICING OF A FINANCIAL ASSET |                |               |                                      |
| Examiner: Daniel S. Felten                     |                |               | Art Unit: 3624                       |

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION MAILED MARCH 28, 2005**

Dear Sir:

In response to the Office Action mailed March 28, 2005, Applicants submit the following remarks.